

EXHIBIT C

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Freddie Mac
How to Get Help with Your Mortgage

Does Freddie Mac Own Your Mortgage?

To understand the options available for getting help with your mortgage – including the Administration's Home Affordable Refinance and Modification Programs – it is important for you to know who owns your loan.

Using the secured look-up tool below, you can quickly find out if Freddie Mac owns your loan. **Please enter your information carefully** – a spelling error or other small mistake could cause an inaccurate result. Abbreviations, typos, or including the "Street Type" in the "Street Name" field can also lead to inaccurate results.

Self-Service Lookup

* Indicates required fields

First Name *	<input type="text" value="Juliet"/>
Last Name *	<input type="text" value="Duco"/>
House Number *	<input type="text" value="8"/>
Street Name *	<input type="text" value="DElaware"/> Do not include "Street", "Avenue", "Drive", etc. in this form field.
Street Suffix	<input type="text" value="Avenue"/>
Unit Number	<input type="text"/>
City *	<input type="text" value="Warwick"/>
State *	<input type="text" value="RI"/>
Zip Code *	<input type="text" value="02888"/> Format: #####
Last 4 Digits of Social Security Number *	<input type="text"/> Enter last 4 digits only. Format: ####
Verification *	<input type="checkbox"/> By checking this box and clicking on the button below to submit this information, I confirm I am the owner of this property or have the consent of the owner to lookup this information.
<input type="button" value="Submit"/> <input type="button" value="Clear"/>	

Support Information

If you are having difficulty paying your mortgage on time and are seeking assistance, call your lender (also referred to as a mortgage servicer in the banking industry). The telephone number and mailing address of your mortgage lender should be listed on your monthly statement.

- **Be patient and diligent.** Lenders are working hard to get to every call and sometimes it takes longer than you expect.
- **Be prepared.** Before you call your lender, make sure you have all the necessary paperwork in-hand for a more productive conversation.
- **Be informed.** Learn more about your options to avoid foreclosure.

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Yes. Our records show that Freddie Mac is the owner of your mortgage.

[En Español](#)

What to Do Next

1. **For help with your mortgage, contact your lender and let them know you would like to pursue assistance through the federal Making Home Affordable program.**

(Your lender is the company to which you make your mortgage payments, and may also be referred to as a mortgage servicer.) Your lender can help you determine if you are eligible for the Making Home Affordable Program. Also, you can explore your eligibility for Making Home Affordable programs by visiting [MHA's Web site](#) and answering a series of questions that will help you determine your next step.

- a. **Through the Making Home Affordable program**, there are several options available to you.
 - If you are current on your mortgage payments, but have been unable to refinance due to declining property values, a [Home Affordable Refinance \(HARP\)](#) may better position you for long-term homeownership success. *Freddie Mac is working with our Sellers and Servicers to implement the new enhancements to HARP as announced by the Federal Housing Finance Agency on October 24, 2011; however, these enhancements will not be available immediately.*
 - If you are behind in making your mortgage payments or believe you may be soon, a **Home Affordable Modification** may help you obtain more affordable mortgage payments.
 - If it is not realistic for you to keep your home, a **short sale** or "**deed-in-lieu of foreclosure**" may help you transition to more affordable housing.

Freddie Mac is working with our mortgage servicers (your lenders) to offer these

solutions to eligible borrowers with Freddie Mac-owned mortgages. *Because Freddie Mac does not work directly with consumers, you will need to work with your lender to determine your best foreclosure prevention option.*

- b. **If you are not eligible for the Making Home Affordable program**, don't give up! Ask your lender about other options to make your payments more affordable or to avoid foreclosure. There are other options available for homeowners with Freddie Mac-owned mortgages that are available through your lender.
2. **If you are unable to reach your lender, call a U.S. Department of Housing & Urban Development (HUD)-certified housing counselor at 1-800-569-4287 or visit the web site to find a housing counselor in your area.**

Housing counselors can help you contact and work with your lender to get help with your mortgage – free of charge

Support Information:

What to Expect

Be patient and diligent. Lenders are working hard to get to every call and sometimes it takes longer than you expect.

Be prepared. Before you call your lender, here's what you'll need for your conversation.

Learn more about the federal Making Home Affordable program and the options available to you.

Thank you for contacting Freddie Mac. One of our top priorities is making sure homeowners with Freddie Mac-owned mortgages are able to get proper help and understand all options available to them during this difficult time.

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